iwa
DEPOSIT & GUARANTEE PROTECTION

Certificate Number:
XQ/55/0021462

Guarantee Insurance contracts upto £50,000

Underwritten by Acasta European Insurance Company Limited

Sent by recorded delivery
20/8/2025

CUSTOMER NAME Kenneth Bray Peter Ablett SUPPLIER'S NAME Energy Concerns Ltd

ADDRESS: County Bridge Club, 67, St. Oswald Road, Leicester, LE3 6RJ

IWA MEMBERSHIP NUMBER: ETL.01.25 CONTRACT VALUE £ £34,505.00 **(MAX £50,0**

PLEASE REGISTER THE INSURED WORKMANSHIP GUARANTEE (PRINTED INSIDE THIS FORM) ON COMPLETION OF THE CONTRACT, AND AFTER PAYMENT IN FULL TO THE SUPPLIER, BY RETURNING THE REGISTRATION FORM INSIDE ALONG WITH A COPY OF THE SUPPLIER'S CONTRACT TO IWA, 18 & 19 BABBAGE HOUSE, NORTHAMPTON SCIENCE PARK, KINGS PARK ROAD MOULTON PARK, NORTHAMPTON, NN3 6LG WITHIN 30 DAYS OF CONTRACT COMPLETION. (YOU ARE ADVISED TO KEEP ALL DOCUMENTATION RELATING TO THIS CERTIFICATE AS IT WILL BE REQUIRED IN THE EVENT OF A CLAIM).

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Guarantee Insurance Policy Summary

The following summary does not contain the full terms and conditions of the contract which can be found in the policy document opposite. The summary does not form part of your contract of insurance.

About your policy

(1) Insurer:	This insurance policy is underwritten by Acasta European Insurance Company Limited.
(2) Coverage	The insurance gives (i) Guarantee Insurance of the workmanship only. (i) Insurance Guarantee will indemnify the holder of the Insured Guarantee in the event of the supplier under guarantee being unable to undertake any necessary remedial works under the terms of its own long term guarantee due to its cessation of trading. This cover does not widen or increase the cover given by your supplier's workmanship guarantee.The insurance does not cover any items or work that is not contained within the supplier's contract and is limited to the supplier's workmanship only for the period opposite. If the guarantee does not cover a particular matter, then neither shall this insurance. EMERGENCY repairs and repairs for accidental damage are not part of the cover.Any claim in anyway caused by or resulting from COVID-19 both directly or indirectly is excluded from any cover contained within this certificate.
(3) Guarantee Insurance Claims	The insurers have the right to exclude from cover any remedial work carried out without the agreement of IWA. To ensure that you will be insured for the costs of any particular repair, you should always get their approval in writing before proceeding.
(4) Cancellation:	You have a statutory right to cancel this policy within 14 days from the date of commencing this insurance.
(5) Complaints:	If you wish to make a complaint concerning this policy you should contact: IWA, 18 & 19 Babbage House, Northampton Science park, Kings Park Road, Moulton Park, Northampton, NN3 6LG Telephone: 01604 654150 In the event that you remain dissatisfied, you can refer the matter to the Underwriting Manager (Complaints). The contact details are: Acasta European Insurance Company Limited, Unit 1, 124 Irish Town, Gibraltar, GX11 1AA . Finally, if the matter still remains unresolved once all of the above have been contacted, you can then approach: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR to have the matter resolved as against IWA and or Acasta. There are some instances where the Financial Ombudsman Service is unable to consider complaints. This procedure will not prejudice your right to take legal proceedings.
(6) Compensation:	Acasta European Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). The Insurer is covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If the Insurer is unable to meet their obligations under this insurance, an insured Person may be entitled to compensation from the Compensation Scheme. Further information about compensation scheme arrangements is available at www.fscs.org.uk and on 020 941 4100 or 0800 678 1100.
(7) Cease, Ceased or ceasing to trade:	Permanently stops carrying on business activity.

GUARANTEE INSURANCE

Underwritten by Acasta European Insurance Company Limited

SCHEDULE
The Insured: Is the Customer named on this certificate

PERIOD OF COVER:
Up to 5 Years, Commencing from date of completion
Excess £250 (Two Hundred & Fifty Pounds) Payable on each and every claim

ASSIGNMENT
This guarantee is transferable to successors in title, providing that they are the owner occupier of the property detailed in this certificate, on payment of a transfer fee to IWA within 30 days of the sale of the property.

LIMIT OF GUARANTEE
The Maximum limit recoverable hereunder at the date of commencement of this Insured Guarantee is £50,000 or the original cost of the installation whichev is the lesser regardless of the number of claims.

THESE ARE THE FULL TERMS AND CONDITIONS

1. In the event of the supplier of the items under guarantee being unable to undertake any necessary remedial works under the terms of its own long term guarantee due to **cessation of trading**, Insurers will indemnify the holder of the Insured Guarantee for the cost of such work, providing that (a) the IWA has been notified within 30 days of the fault first occurring and (b) the Claims Procedure being adhered to. It is understood that cover provided by this Insured Guarantee is limited to the cost of removal, repair, alteration, rectification or remedial work that is required to be undertaken within the terms and conditions of the LONG TERM GUARANTEE issued by the SUPPLIER/IWA MEMBER COMPANY.
2. Insurers will not be liable for any accidental or consequential loss or damage or other expense as a result of the failure of the products or services provided by the SUPPLIER/IWA MEMBER COMPANY.
3. No cover is provided for faults that occurred (whether notified or not) prior to the supplier **ceasing to trade** other than breaches of building regulations which will be covered.
4. No cover is provided for any items or work carried out that is not stated or contained within the supplier's contract.
5. Any claim in anyway caused by or resulting from COVID-19 both directly or indirectly is excluded from any cover contained within this certificate.
6. Whilst every endeavour will be made to replace products on a like for like basis no liability is accepted for aesthetic differences where an exact match can not be supplied
7. No alteration in the terms of this Insured Guarantee nor any endorsement hereon will be held valid unless approved and signed by the Insurers, who may vary the terms upon giving 28 days notice to any party. This Insurance contains the whole and only agreement in relation to its subject matter. It supersedes and extinguishes any prior agreements, representations and or arrangements of any nature or any statements, whether written or oral by an party and it is accepted that they have not been relied upon.
8. This Insured Guarantee does not cover any loss or damage, which at the time of happening is insured and/or protected by, or would, but for the existenc of this Insured Guarantee, be insured or protected by any other existing insurances.
9. No cover is provided for any claim that is the consequence of subsidence or earth movement of any kind caused by any reason whatsoever (this would normally be covered by your buildings insurance).
10. No cover is provided for performance or efficiency related Guarantees or Warranties whether given in writing or verbally by the Installer/Supplier or for th provision of feed in tariffs, grants, subsidies, or any other financial payment or incentive by any organisation or person in relation to this contract.
11. No cover is provided where the contract has not been completed in full. Or if the contract is under a finance or loan agreement and you the customer have stopped payments/cancelled your agreement without paying the contract in full. If this is not the case proof or payments i.e. a statement showing payments have continued or that all payments in full have been made is required at the point you file a claim.
12. No cover is provided for service or maintenance guarantees whether written or verbally agreed by the member company. This will not cover any guarantee extension subject to a service or maintenance of the installation whether written or verbally guaranteed by the member company, before or after they have ceased to trade.
13. No cover is provided for discolouration of any product of any kind whether written or verbally agreed by the member company.
14. £250 excess payable on each and every claim.

You must follow the claims procedure which is on the reverse of this form.

PLEASE COMPLETE FORM BELOW AND RETURN TO IWA, 18 & 19 BABBAGE HOUSE, NORTHAMPTON SCIENCE PARK, KINGS PARK ROAD, MOULTON PARK, NORTHAMPTON, NN3 6LG

Registration form

TO BE COMPLETED AND RETURNED <u>ONLY</u> BY THE CUSTOMER

Certificate Number:
XQ/55/0021462

IWA MEMBERSHIP No.

CONTRACT COMPLETION DATE	080825
CUSTOMER'S NAME	PETER ABLETT
TEL NO (HOME)	07810065238
TEL NO. (WORK)	01162171253
ADDRESS LINE 1	1 DEANERY CRESCENT
ADDRESS LINE 2	LEICESTER
ADDRESS LINE 3	
COUNTY	LEICESTERSHIRE
POST CODE	LE4 2WD
EMAIL	peterablett55@gmail.com

TO THE BEST OF MY KNOWLEDGE THIS INSTALLATION IS COMPLETED AND THERE ARE NO FAULTS OR SHORTCOMINGS THAT I AM AWARE OF.

I HAVE PAID THE BALANCE IN FULL OF THE CONTRACT PRICE OF £ 34505.00 TO THE SUPPLIER NAMED IN THE GUARANTEE INSURANCE CERTIFICATE.

I UNDERSTAND THAT MY GUARANTEE INSURANCE IS INTENDED TO DELIVER THE BENEFITS OF MY SUPPLIER'S GUARANTEE IN THE EVENT THAT MY SUPPLIER **CEASES TO TRADE**, AND THAT THEREFORE THE INSURANCE SHOULD ONLY APPLY IN RESPECT OF FAULTS OR MATTERS OF WHICH I BECOME AWARE AFTER MY SUPPLIER HAS **CEASED TO TRADE**. UNTIL SUCH TIME, I SHOULD OBTAIN REDRESS FROM MY SUPPLIER UNDER THE TERMS OF THE SUPPLIER'S GUARANTEE AS SOON AS I AM ABLE.

I HAVE/HAVE NOT COMPLETED THE SATISFACTION SURVEY OVERLEAF AND ADDED ANY COMMENTS I MAY HAVE.

For further information or advice telephone IWA on

01604 654150 9-5pm Mon-Fri.
or e-mail: enquiries@iwa.biz
IWA, 18 & 19 Babbage House, Northampton Science Park,
Kings Park Road, Moulton Park, Northampton, NN3 6LG

Independent Warranty is Authorised and Regulated by the Financial Conduct Authority

CLAIM PROCEDURE

In the event of any claim under this Insured Workmanship Guarantee the Insurers reserve the right to appoint an authorised IWA Member to carry out work and shall not be liable for any work carried out without written authorisation by IWA. This Insured Workmanship Guarantee does not provide any Emergency Service for such works.

In order to make a claim under this Insured Workmanship Guarantee, the Customer must provide the following:

a)Proof the Supplier has ceased to trade if available, if not IWA will determine the trading position of the supplier.
b)A copy of the Supplier's Contract & Guarantee (to establish that the faults are covered within the Supplier's original Guarantee)
c)Proof of payment (Bank/Building society statement, paid invoice or credit card statement)
d)A fully completed IWA Claim Form.

You may obtain a Claim Form either by telephoning, emailing or writing to IWA. 01604 654150 , enquiries@iwa.biz, 18 & 19 Babbage House, Northampton Science park, Kings Park Road, Moulton Park, Northampton, NN3 6LG

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Satisfaction Survey

Please answer all the following questions with regard to your installation.

1) Was the service level,	Good ☒	Average ☐	Poor ☐
2) Did the installers arrive on time ?	Yes ☒	No ☐	
3) Were the Installers clean & tidy ?	Yes ☒	No ☐	
4) Has the work been fully completed according to your contract?	Yes ☒	No ☐	
5) What is your age group?	18-30 ☐	31-55 ☐	56+ ☒

Any other comments On behalf of County Bridge Club
Leicester 67 St Oswalds Road Leicester LE3 6RJ

Your Signature: P Ablett Date: 19/8/25